

Information to identify the case:

Debtor 1	<u>David A. Collins</u>	Social Security number or ITIN	xxx-xx-2008
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elizabeth E. Collins</u>	Social Security number or ITIN	xxx-xx-7234
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20473-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David A. Collins

Elizabeth E. Collins

8/14/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David A. Collins
Elizabeth E. Collins
Debtors

Case No. 18-20473-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 14, 2023

User: auto
Form ID: 3180W

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Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David A. Collins, Elizabeth E. Collins, 489 West Roy Furman Highway, Wind Ridge, PA 15380-1114
14771712	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court:, Collection Service Cen, Po Box 14931, Pittsburgh, PA 15234
14771717	+ Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14771721	+ Tsi/909, Po Box 17205, Wilmington, DE 19850-7205
14771723	West Penn Power, Summit Park Dr, Pittsburgh, PA 15205

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 14 2023 23:40:28	LVNV Funding, LLC its successors and assigns as as, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14771710	+ Email/Text: ebnbankruptcy@ahm.honda.com	Aug 14 2023 23:46:00	Amer Honda, 1030 Cambridge Squ, Alpharetta, GA 30009-1892
14771711	+ EDI: CAPITALONE.COM	Aug 15 2023 03:27:00	Capital One, Pob 30281, Salt Lake City, UT 84130-0281
14771713	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 14 2023 23:46:00	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14771714	+ EDI: CCUSA.COM	Aug 15 2023 03:27:00	Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14771716	+ Email/Text: info@emssouthwestinc.com	Aug 14 2023 23:46:00	EMS Southwest, 590 Rolling Meadows Rd, Waynesburg, PA 15370-2510

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14814826	Email/PDF: resurgentbknofications@resurgent.com	Aug 14 2023 23:50:52	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14816405	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2023 23:44:00	PNC BANK, NATIONAL ASSOCIATION, ATTN.: BANKRUPTCY DEPARTMENT, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
14771718	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2023 23:44:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14771719	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2023 23:44:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14771720	+ EDI: CITICORP.COM	Aug 15 2023 03:27:00	Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14771722	Email/Text: bankruptcy@firstenergycorp.com	Aug 14 2023 23:46:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
14800325	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 14 2023 23:46:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14771724	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 14 2023 23:46:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, NA
cr		PNC Bank, National Association
14786116	*+	Amer Honda, 1030 Cambridge Squ, Alpharetta, GA 30009-1892
14786118	*P++	COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477, address filed with court:, Collection Service Cen, Po Box 14931, Pittsburgh, PA 15234
14786117	*+	Capital One, Pob 30281, Salt Lake City, UT 84130-0281
14786119	*+	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14786120	*+	Credit Coll/Usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14786121	*+	Debt Collections Partn, 1109 Van Voorhis Rd Ste, Morgantown, WV 26505-3462
14786122	*+	EMS Southwest, 590 Rolling Meadows Rd, Waynesburg, PA 15370-2510
14786124	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14786125	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14786123	*+	Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14786126	*+	Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14786127	*+	Tsi/909, Po Box 17205, Wilmington, DE 19850-7205
14786128	*	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
14786129	*	West Penn Power, Summit Park Dr, Pittsburgh, PA 15205
14786130	*+	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14771715	##+	Debt Collections Partn, 1109 Van Voorhis Rd Ste, Morgantown, WV 26505-3462

TOTAL: 2 Undeliverable, 15 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
James A. Prostko	on behalf of Creditor PNC Bank National Association jprostko@c-vlaw.com, jamesprostko@gmail.com
Jerome B. Blank	on behalf of Creditor PNC Bank NA jblank@pincuslaw.com, brausch@pincuslaw.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Joint Debtor Elizabeth E. Collins ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Debtor David A. Collins ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor PNC Bank NA pawb@fedphe.com
Thomas Song	on behalf of Creditor PNC Bank National Association pawb@fedphe.com

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